



IFW 9/621  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of:

Richard C. JOHNSON

Serial No.: 10/071,066

Filed: April 12, 2002

For: **METHODS AND SYSTEMS FOR CARRYING  
OUT CONTINGENCY-DEPENDENT  
PAYMENTS VIA SECURE ELECTRONIC  
BANK DRAFTS SUPPORTED BY ONLINE  
LETTERS OF CREDIT AND/OR ONLINE  
PERFORMANCE BONDS**

) Examiner: Calvin L. HEWITT II

) Art Unit: 3621

) Confirmation No.: 3384

) Customer No.: 53156

) **INFORMATION**  
) **DISCLOSURE STATEMENT**

Atty. Docket No.: ORCL5595CIP

**CERTIFICATE OF MAILING PURSUANT TO 37 CFR § 1.8**

I hereby certify that these papers are being deposited with the United States Postal Service as first class mail with sufficient postage addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on June 14, 2006.

Nita J. Miller

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicant wishes to bring to the attention of the Patent Office the references listed on the enclosed forms PTO/SB/08A and PTO/SB/08B and request that they be considered by the Examiner. Copies of all of the references cited on the attached are enclosed herewith. Each item of information contained herein was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement.

This information disclosure statement is being filed under 37 C.F.R. §1.97(e)(1) and, therefore, no fees are due herewith.

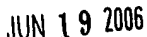
Respectfully submitted,

Date: June 13, 2006

By:

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Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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*(Use as many sheets as necessary)*

**Complete if Known**

Application Number	10/071,066
Filing Date	April 12, 2002
First Named Inventor	Richard C. JOHNSON
Art Unit	3621
Examiner Name	Calvin L. HEWITT II
Attorney Docket Number	ORCL5595CIP

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## U. S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

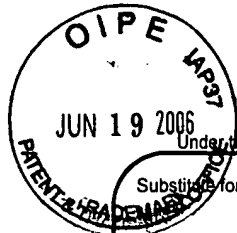
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
	1	WO 01/018720 A1	03-15-2001	Epacific, Inc.		
	2	WO 00/79367 A1	12-28-2000	The Brodia Group		
	3	JP 11-143953	05-28-1999			

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (08-03)

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**Complete if Known****INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

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Attorney Docket Number	ORCL5595CIP

Sheet

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of

2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	4	Office Action received in related Japanese Application No. 584138/2002.	

Examiner  
Signature

Date

Considered

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